

CLEAN VERSION OF THE CLAIMS

Please delete claims 3, 8, 9, 11, 13, 17, 22, 23, 25, 27. Please replace claims 1-2, 4-7, 10, 12, 14-16, 18-21, 24, 26 and 28 with the following claims 1-2, 4-7, 10, 12, 14-16, 18-21, 24, 26 and 28-37.

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B1  
1. [Amended] A method for operating a computer system to provide an interface between a financial bank card network and a communication system that provides a communication service to a customer with a customer account in the financial bank card network, the method comprising the steps of:

receiving a plurality of communications services events from the communications system;

accumulating the communications services events for a billing period for the customer; at an end of the billing period, determining an amount to update the customer account based on the accumulated communications services events;

generating an update request to update the customer account with the amount wherein the update request is in a format suitable for the financial bank card network; and

transmitting the update request to the financial bank card network.

a1  
2. [Amended] The method of claim 1, further comprising:

generating a pre-authorization and hold request based on one of the communication services event; and

a2  
4. [Amended] The method of claim 1, wherein the step of determining the amount to update the customer account comprises tariffing and taxing the received communications services events.

5. The method of claim 2, further comprising the steps of:

receiving a pre-authorization and hold response from the financial bank card network; and

signaling the communications service an indication that the communications service was authorized based on the received pre-authorization and hold response.

6. The method of claim 2, further comprising the steps of:

receiving a pre-authorization and hold response from the financial bank card network;

and

signaling the communications service an indication that the communications service was not authorized based on the received pre-authorization and hold response.

a3

7. [Amended] The method of claim 1, wherein the update request comprises a forced post request.

a4

10. [Amended] The method of claim 1, wherein the step of determining the amount to update the customer account comprises

calculating a discount or surcharge based on the communications services events.

a5

12. [Amended] The method of claim 1, wherein the communications service events are received in a protocol native to devices in the communication system that provide the communication service.

14. [Amended] The method of claim 1, wherein the format suitable for the financial bank card network comprises a Visa I, Visa II, ASPDH, or SET format.

a6  
sub  
p1

15. [Amended] A computer-readable medium having computer-executable instructions for performing steps for providing an interface between a financial bank card network and a communication system that provides a communication service to a customer with a customer account in the financial bank card network, the steps comprising:

receiving a plurality of communications services events from the communications system;

accumulating the communications services events for a billing period for the customer;

at an end of the billing period, determining an amount to update the customer account based on the accumulated communications services events;

generating an update request to update the customer account with the amount wherein the update request is in a format suitable for the financial bank card network; and

transmitting the update request to the financial bank card network.

a6  
16. [Amended] The computer-readable medium of claim 15, wherein the steps further comprise:  
generating a pre-authorization and hold request based on one of the communication  
services event; and  
transmitting the pre-authorization and hold request to the financial bank card network.

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a7  
18. [Amended] The computer-readable medium of claim 15, wherein the step of determining the  
amount to update the customer account comprises tariffing and taxing the received  
communications services events.

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19. The computer-readable medium of claim 16, having further computer-executable instructions  
for performing the steps of:

receiving a pre-authorization and hold response from the financial bank card network;  
and

signaling the communications service an indication that the communications service was  
authorized based on the received pre-authorization and hold response.

20. The computer-readable medium of claim 16, having further computer-executable instructions  
for performing the steps of:

receiving a pre-authorization and hold response from the financial bank card network;  
and

signaling the communications service an indication that the communications service was not  
authorized based on the received pre-authorization and hold response.

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a8  
21. [Amended] The computer-readable medium of claim 15, wherein the update request  
comprises a forced post request.

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a9  
24. [Amended] The computer-readable medium of claim 15, wherein the step of determining the  
amount to update the customer account comprises:  
calculating a discount or surcharge based on the communications services events.

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a/p 26. [Amended] The computer-readable medium of claim 15, wherein the communications service events are received in a protocol native to devices in the communication system that provide the communication service.

a/11 28. [Amended] The computer-readable medium of claim 15, wherein the format suitable for the financial bank card network comprises a Visa I, Visa II, ASPDH, or SET format.

su  
B3 7 29. [new] A computer system to provide interfacing between a financial bank card network and a communication system that provides a communication service to a customer with a customer account in the financial bank card network, the computer system comprising:

a communication system interface configured to receive a plurality of communications services events from the communications system;

a/12 a processor connected to the communication system and configured to accumulate the communications services events for a billing period for the customer, at an end of the billing period, determining an amount to update the customer account based on the accumulated communications services events, generate an update request to update the customer account with the amount wherein the update request is in a format suitable for the financial bank card network, and transmit the update request to a financial bank interface; and

the financial bank interface connected to the processor and configured to transfer the update request from the processor to the financial bank card network.

30. [new] The communication system of claim 29, wherein:

the processor is configured to generate a pre-authorization and hold request based on one of the communication services event and transmit the pre-authorization and hold request to the financial bank interface; and

the financial bank interface configured to transfer the pre-authorization and hold request to the financial bank interface.

31. [new] The communication system of claim 29, wherein the processor is configured to tariff and tax the received communications services events.

32. [new] The communication system of claim 29, wherein:

the processor is configured to receive a pre-authorization and hold response from the financial bank interface and signal the communications service an indication that the communications service was authorized based on the received pre-authorization and hold response; and

the financial bank interface is configured to transfer the pre-authorization and hold response from the financial bank card network to the processor.

33. [new] The communication system of claim 29, wherein:

the processor is configured to receive a pre-authorization and hold response from the financial bank interface and signal the communications service an indication that the communications service was not authorized based on the received pre-authorization and hold response; and

the financial bank interface is configured to transfer the pre-authorization and hold response from the financial bank card network to the processor.

34. [new] The communication system of claim 29, wherein the update request comprises a forced post request.

35. [new] The communication system of claim 29, wherein the processor is configured to calculate a discount or surcharge based on the communications services events.

36. [new] The communication system of claim 29, wherein the communications service events are received in a protocol native to devices in the communication system that provide the communication service.

37. [new] The communication system of claim 29, wherein the format suitable for the financial bank card network comprises a Visa I, Visa II, ASPDH, or SET format.

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